



PATENT
20033/10001

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IN THE UNITED STATES PATENT
AND TRADEMARK OFFICE

Applicant:

Martin P. MADDEN

Serial No.: Not Yet Assigned
(Continuation of Serial No. 09/990,312)

Filed: **December 9, 2002**

For: **SYSTEM AND METHOD
FOR IMPLEMENTING A
MORTGAGE PLAN**

Group Art Unit: Not Yet Assigned

Examiner: Not Yet Assigned

) I hereby certify that this the
) documents referred to as enclosed
) therewith are being deposited with the
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December 9, 2002

Julie A. Burke
Julie A. Burke

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
Washington, D.C. 20231

RECEIVED
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GROUP 3600

Sir:

The patents and/or publications listed on the enclosed PTO Form-1449 are submitted pursuant to 37 CFR §§ 1.56, 1.97, and 1.98. Copies of the patents or publications were previously enclosed or cited by the Examiner in parent application, U.S. Serial No. 09/990,312 whose grandparent is U.S. Application Serial No. 09/298,767, now U.S. Patent 6,345,262 B1.

TIME OF FILING

This information disclosure statement is being filed with the application. In accordance with 37 CFR §1.97(b), no certification or fee is required.

PRIOR AND RELATED APPLICATIONS

In accordance with 37 CFR §1.98(d), copies of the patents and publications listed on the enclosed PTO Form-1449 are not provided because the patents and publications were previously cited by, or submitted to, the Patent Office in a prior application that Applicant(s) rely upon for an earlier filing date under 35 U.S.C. §120. Documents listed on the attached Form PTO-1449 were cited by, or submitted to, the examiner of the following patent application(s):

Applicant(s): Martin P. Madden
Serial No. 09/990,312
Filing Date: November 23, 2001
Title: SYSTEM AND METHOD
FOR IMPLEMENTING A MORTGAGE PLAN
Status: Pending

Other applications related to application Serial No. are:

Applicant(s): Martin P. Madden
Serial No. 09/298,767
Filing Date: April 23, 1999
Title: SYSTEM AND METHOD
FOR IMPLEMENTING A MORTGAGE PLAN
Status: Issued as U.S. Patent 6,345,262 B1 on February 5, 2002

METHOD OF PAYMENT

No fee is required.


The Commissioner is authorized to charge any fee deficiency required by this paper, or credit any overpayment, to Deposit Account No. 50-2455. A copy of this paper is enclosed.

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December 9, 2002

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| Form PTO-1449 (Modified) | U.S. Department of Commerce Patent and Trademark Office | Atty. Docket No. | Serial No. |
| | | 20033/10001 | Not Yet Assigned |
| | | Applicant | |
| | | Martin P. MADDEN | |
| INFORMATION DISCLOSURE STATEMENT (Use several sheets if necessary) | | Filing Date | Group Art Unit |
| | | 12/09/2002 | Not Yet Assigned |

| U.S. PATENT DOCUMENTS | | | | | | | |
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| *EXAMINER INITIALS | | DOCUMENT NUMBER | ISSUE DATE | NAME | CLASS | SUBCLASS | FILING DATE IF APPROPRIATE |
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| *Examiner Initials | | Document Number | Publication Date | Country | Class | Subclass | Translation Yes No |
| | B01 | JP 6-301706 | 10/28/1994 | Japan | | | |

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| | C01 | Dennis, Marshall W., "Residential Mortgage Lending," Reston Publishing, 1985, Pages 61-69 |
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|---|-----------------|
| EXAMINER | DATE CONSIDERED |
| *EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. | |